

Village of Barrington
Employee Insurance Premium Contribution Rates for 2004 - 2005 Plan Year⁽¹⁾
Effective 7/1/2004 through 6/30/2005

----- **Health Insurance⁽²⁾** -----

	Annual Contribution Rate		Monthly Contribution Rate		Pay Period Contribution Rate	
	<u>Village</u>	<u>Employee</u>	<u>Village</u>	<u>Employee</u>	<u>Village</u>	<u>Employee</u>
HMO Premium						
Employee Only	\$3,634.56	\$0.00	\$302.88	\$0.00	\$151.44	\$0.00
Family	\$9,684.96	\$1,067.76	\$807.08	\$88.98	\$403.54	\$44.49
Regular PPO Premium⁽³⁾						
Employee Only	\$5,056.56	\$0.00	\$421.38	\$0.00	\$210.69	\$0.00
Family	\$14,121.60	\$1,850.64	\$1,176.80	\$154.22	\$588.40	\$77.11
Enhanced PPO Premium⁽⁴⁾						
Employee Only	\$4,960.56	\$0.00	\$413.38	\$0.00	\$206.69	\$0.00
Employee + 1	\$9,470.64	\$1,281.12	\$789.22	\$106.76	\$394.61	\$53.38
Family	\$14,310.48	\$2,343.60	\$1,192.54	\$195.30	\$596.27	\$97.65

----- **Dental Insurance** -----

	Annual Contribution Rate		Monthly Contribution Rate		Pay Period Contribution Rate	
		<u>Employee</u>		<u>Employee</u>		<u>Employee</u>
HMO Premium						
Employee Only		\$128.64		\$10.72		\$5.36
Family		\$324.48		\$27.04		\$13.52
PPO Premium						
Employee Only		\$264.96		\$22.08		\$11.04
Single +1		\$499.44		\$41.62		\$20.81
Family		\$788.64		\$65.72		\$32.86

Remember that premiums for Health, Dental, FOP Dental, FOP Vision, as well as other optional insurance plans may be deducted on a Pre-Tax Basis through the 125 Flexible Benefits Plan. This reduces the employee cost for these programs by reducing the Employee taxable income for purposes of Federal and State Income Taxes.

(1) The rates reflected on this page include the new higher employee contribution rates of 15% for HMO and regular PPO and 18% for Enhanced PPO for the dependent portion of the health insurance coverage.

(2) All Health Premiums include IPBC Administration Fees.

(3) The Regular PPO includes a lifetime maximum of \$1 million per person.

(4) The Enhanced PPO plan utilizes the same PPO network and basic plan provisions as the Regular PPO. In addition, it includes Well Care (preventative) benefits of \$300 per person per calendar year and an increased lifetime maximum of \$3 million per person. Employee contributions for this plan are based on a 18% contribution formula for the family portion of the premium.